
SUBORDINATION AGREEMENT

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CRS# 2943116

APN: 107930230 00211.00

Grantor:

Regions Bank
Bobbie J. Neeley and Bill R. McLaughlin

Grantee:

Bank of America

Prepared by:

ELAINE JACKSON
Regions Operations Center
565 Marriott Drive
Nashville, TN 37214

am

This Instrument Prepared By:

Regions Operations Center

Elaine Jackson

565 Marriott Drive

Nashville TN 37214

From information supplied by the Parties.

00001239000660

SUBORDINATION AGREEMENT

WHEREAS, UNION PLANTERS BANK, N.A., now known as REGIONS BANK, is the owner and holder of a Note secured by certain original Deed of Trust executed by Bobbie J. Neeley, an unmarried person, and Bill R. McLaughlin (Trustee) of record in Book 1475 Page 486, in the Chancery Clerk's Office for Desoto County, Mississippi, conveying certain property as described wherein (the "Regions Bank. Deed of Trust"); and,

WHEREAS, REGIONS BANK, has agreed to subordinate the Regions Bank Deed of Trust in accordance with the terms of this agreement.

NOW THEREFORE, in consideration of the premises, and other good and valuable considerations, the said REGIONS BANK, declares that it is the owner and holder of the Note secured by the Regions Bank Deed of Trust, and agrees that the Regions Bank Deed of Trust shall be subordinate to a certain Deed of Trust to _____ Trustee, of record in Book _____ Page _____ in the Chancery Clerk's Office for Desoto County, State of Mississippi, (the "Superior Deed of Trust") executed by _____, dated 12-27-06 to secure a Note in the amount of Thirty-Two Thousand Six Hundred Eighty-Two (\$32,682.00) Dollars, payable to the order of Bank of America, due as set out therein, conveying certain property in Desoto County, Mississippi, described as follows, to wit:

DD-11-10-06 REC-12-27-06 BX-21632 Pg-341
 Lot 211, Greenbriar Lakes Patio Homes Unit 5 Subdivision, in Section 30, Township 1 South, Range 7 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 38, Pages 20-21, in the Office of the Chancery Clerk of Desoto County, Mississippi.

IT IS UNDERSTOOD AND AGREED that this Subordination Agreement covers only the property herein above described and shall be limited to the Superior Deed of Trust to secure the Note as described therein, or any renewals and extensions thereof, (but not increases in the amount secured thereby) and no further or otherwise. Further, it is expressly agreed that the holder of the Note described in the Superior Deed of Trust will give notice to REGIONS BANK, or its successors and assigns, at the address set forth below, of any default under the Superior Deed of Trust and of any sale or other foreclosure action at least 21 days prior to such sale or foreclosure action.

REGIONS BANK
 565 Marriott drive
 Nashville, TN 37214

IN WITNESS THEREOF, this instrument has been executed on this 23rd day of January, 2007.

REGIONS BANK

By: Heather Hughes
 Heather Hughes

Title: Underwriter

STATE OF TENNESSEE
 COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Heather Hughes, with whom I am personally acquainted, and who, upon oath, acknowledge herself to be Underwriter of REGIONS BANK, the within bargainer, and that she as such officer, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the Corporation by herself as Underwriter.

Witness my hand and official seal on this 23rd day of January, 2007.

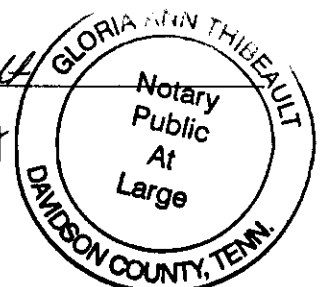
My Commission Expires

September 22, 2007

My Commission Expires:

Notary Public

Gloria Ann Thibeault



Order ID: 2943116

Loan No.: 6818346121

**EXHIBIT A
LEGAL DESCRIPTION**

The land referred to in this policy is situated in the State of MS, County of DE SOTO, City of SOUTHAVEN and described as follows:

The following described property situate in the County of Desoto, State of Mississippi, together with all improvements and appurtenances thereon more particularly described as follows:

Lot 211, Greenbriar Lakes Patio Homes Unit 5 Subdivision, in Section 30, Township 1 South, Range 7 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 38, Pages 20-21, in the office of the Chancery Clerk of Desoto County, Mississippi.

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